

REMARKS

Applicant submits herewith the items requested by the Notice of Non-Compliant Amendment, namely, a clean and marked-up version of the replacement paragraph indicated in the office action response. If any issues remain, the undersigned would welcome a telephone conference.

Respectfully submitted,

WITHROW & TERRANOVA, P.L.L.C.

By:

Benjamin S. Withrow

Registration No. Reg. No. 40,876

P.O. Box 1287

Cary, NC 27512

Telephone: (919) 654-4520

Date: January 15, 2003

Attorney Docket: 4284-5B2

CERTIFICATE OF TRANSMISSION

I HEREBY CERTIFY THAT THIS DOCUMENT IS BEING
TRANSMITTED VIA FACSIMILE ON THE DATE INDICATED
BELOW, TO:

Examiner: N. Subramanian Art Unit: 3624 Fax: 703-872-9326

Jennifer Rush

Name of Sender

Jennifer Rush

Signature

January 15, 2003

Date of Transmission

VERSION WITH MARKINGS TO SHOW CHANGES MADE**In the Abstract of the Disclosure:**

Please replace the Abstract of the Disclosure with the following:

A method and apparatus for closed loop, automatic processing of typical financial transactions, including loans, setting up checking, savings and individual retirement accounts, obtaining cashier's checks, ordering additional checks, issuing credit and debit cards, wire transferring money, and so on. The transactions are provided from a kiosk and controlled by a computer controller interacting with the consumer. In the case of loans, a computer controller helps the consumer in the completion of the application, performs the underwriting, and transfers funds. The computer controller obtains the information needed to process the application, determines whether to approve the loan, effects electronic fund transfers to the applicant's deposit account and arranges for automatic withdrawals to repay the loan. The computer controller reviews documentation requirements including consumer lending and other required documentation with the consumer and obtains acknowledgment of acceptance of terms by having the consumer sign an electronic signature pad. [Copies of documents with a digital photograph are printed out by a printer in the kiosk for the consumer. Finally, the kiosk has the capability of imprinting a credit or debit card in response to a consumer request.]

C